Certificate Number: 15317-PAM-DE-030697193

Bankruptcy Case Number: 18-00598



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 10, 2018, at 5:05 o'clock PM PST, Mary E Berkau completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 10, 2018 By: /s/Lea Sorino

Name: Lea Sorino

Title: Counselor